

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: THOMAS, WENDY M

§ Case No. 15-81611

§

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Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOSEPH D. OLSEN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

327 South Church Street, Room #1100
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 03/21/2016 in Courtroom 3100, United States Courthouse, 327 South Court Street, #3100 Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated : 02/25/2016

By: /s/JOSEPH D. OLSEN

Trustee

JOSEPH D. OLSEN
1318 EAST STATE STREET
ROCKFORD, IL 61104-2228
(815) 965-8635
JOlsenlaw@comcast.net

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: THOMAS, WENDY M

§ Case No. 15-81611

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Debtor(s)

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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 193,000.00
and approved disbursements of \$ 185,462.72
leaving a balance on hand of ¹ \$ 7,537.28

Balance on hand: \$ 7,537.28

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3	Bank of America, N.A.	152,272.00	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 7,537.28

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOSEPH D. OLSEN	1,523.70	0.00	1,523.70
Trustee, Expenses - JOSEPH D. OLSEN	2,306.06	0.00	2,306.06
Attorney for Trustee, Fees - Yalden, Olsen & Willette	2,455.00	0.00	2,455.00
Charges, U.S. Bankruptcy Court	350.00	0.00	350.00

Total to be paid for chapter 7 administration expenses: \$ 6,634.76

Remaining balance: \$ 902.52

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 902.52

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 902.52

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 1,753.50 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 51.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	304.71	0.00	156.83
2	Quantum3 Group LLC as agent for	125.46	0.00	64.57
4	Portfolio Recovery Associates, LLC	1,029.71	0.00	529.99
5	Ashley Funding Services, LLC its successors and	9.71	0.00	5.00
6	Capital One, N.A.	283.91	0.00	146.13

Total to be paid for timely general unsecured claims: \$ 902.52

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/JOSEPH D. OLSEN
Trustee

JOSEPH D. OLSEN
1318 EAST STATE STREET
ROCKFORD, IL 61104-2228
(815) 965-8635
JOlsenlaw@comcast.net

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Wendy M Thomas
 Debtor

Case No. 15-81611-TML
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: lorsmith
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Feb 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2016.

db +Wendy M Thomas, 209 Marshall Ridge Drive, Texarkana, TX 75501-0384
 aty +Joseph D. Olsen, Yalden, Olsen & Willette, 1318 East State Street,
 Rockford, IL 61104-2228
 23404379 +Allied School, 22952 Alcalde Drive, Laguna Hills, CA 92653-1337
 23404380 Bank of America, PO Box 941852, Simi Valley, CA 93094-1852
 23810238 +Bank of America, N.A., PO Box 5170, Simi Valley, CA 93062-5170
 23404382 Blatt Hasenmiller Leibsker Moore, 125 S Wacker Dr., Ste #400, Chicago, IL 60606-4440
 23875287 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 23404384 Favaro & Gorman, Ltd., 835 Sterling Ave., Ste. #100, Palatine, IL 60067-2246
 23404387 +Harris & Harris, Ltd., 111 West Jackson Blvd., Sgte. #400, Chicago, IL 60604-4135
 23404388 HealthPort, PO Box 409900, Atlanta, GA 30384-9900
 23404389 Horizons Behavioral Health LLC, 500 Coventry Lane, Ste., Crystal Lake, IL 60014-7555
 23404392 +IL HOusing Development Authorith, 9700 Bissonnett Street, Ste. #1500,
 Houston, TX 77036-8013
 23404390 +IL Housing Authority, 9700 Bissonnett Street, Ste. #1500, Houston, TX 77036-8013
 23404391 +IL Housing Authority, 401 N. Michigan Avenue, Ste. #700, Chicago, IL 60611-4278
 23404393 +IL Huosing Authority and Developmen, 401 N. Michigan Avenue, Ste. #700,
 Chicago, IL 60611-4278
 23670867 +Kozeny & McCubbin Illinois, LLC, 105 West Adams Street, Suite 1850,
 Chicago, Illinois 60603-4120
 23404394 Louarris & Comapny, PO Box 701, Wheeling, IL 60090-0701
 23404395 Northwest Neurology, Ltd., 22285 Pepper Road, Ste. \$401, Barrington, IL 60010-2542
 23404397 Qualia collection Services, PO Box 4699, Petaluma, CA 94955-4699
 23404398 #+Thomas J Brennan, 1025 Deerfield Rd., Apt #1A, Deerfield, IL 60015-4153
 23404399 Tri-County Emergency Physicians, PO Box 98, Barrington, IL 60011-0098
 23404400 Victorias Secret, PO Box 659728, San Antonio, TX 78265-9728
 23404401 +Wickstrom Ford, 600 W. Northwest Hwy., Barrington, IL 60010-2797
 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 23867612 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 27 2016 00:45:37
 Ashley Funding Services, LLC its successors and, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 23404383 E-mail/Text: mrdiscen@discover.com Feb 27 2016 00:46:43 Discove Card, PO Box 6103,
 Carol Stream, IL 60197-6103
 23567823 E-mail/Text: mrdiscen@discover.com Feb 27 2016 00:46:43 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 23418189 E-mail/Text: snelson@califf.com Feb 27 2016 00:46:41 Ford Motor Credit Company LLC,
 C/O Steven L. Nelson, P.O. Box 719, Moline, IL 61266-0719
 23404385 E-mail/Text: SRCO-Bankruptcy@advocatehealth.com Feb 27 2016 00:49:47 Good Shepherd Hospital,
 PO Box 70014, Chicago, IL 60673-0001
 23404386 E-mail/Text: SRCO-Bankruptcy@advocatehealth.com Feb 27 2016 00:49:47 Good Shrpherd Hospital,
 PO Box 70014, Chicago, IL 60673-0001
 23404396 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 27 2016 00:42:35
 Portfolio Recovery Assoc, LLC, PO Box 12914, Norfolk, VA 23541
 23861279 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 27 2016 00:45:06
 Portfolio Recovery Associates, LLC, successor to CAPITAL ONE BANK (USA), N.A, POB 41067,
 Norfolk VA 23541
 23617437 E-mail/Text: bnc-quantum@quantum3group.com Feb 27 2016 00:47:32
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23404381* Bank of America, PO Box 941852, Simi Valley, CA 93094-1852

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2016

Signature: /s/Joseph Speetjens

District/off: 0752-3

User: lorsmith
Form ID: pdf006

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Total Noticed: 32

Date Rcvd: Feb 26, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2016 at the address(es) listed below:

Bonnie L Macfarlane on behalf of Debtor 1 Wendy M Thomas maclawfirm@aol.com
Craig A Willette on behalf of Trustee Joseph D Olsen craigwillette@comcast.net
Jill Luetkenhaus on behalf of Creditor Bank of America, N.A. jluetkenhaus@kmi-law.com,
ndil@kmi-law.com
Joseph D Olsen Jolsenlaw@comcast.net, IL46@ECFCBIS.com
Joseph D Olsen on behalf of Trustee Joseph D Olsen Jolsenlaw@comcast.net, IL46@ECFCBIS.com
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov
Steven L Nelson on behalf of Creditor Ford Motor Credit Company LLC snelson@califf.com
TOTAL: 7